

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jay A Iverson
Debtor

Case No. 14-00010-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: MMchugh
Form ID: 3180W

Page 1 of 2
Total Noticed: 36

Date Rcvd: Mar 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2019.

db
4479480 +Jay A Iverson, 144 Kensington Drive, Bushkill, PA 18324-8128
+Berkheimer Associates, agent for Lehman Twp, & East Stroudsburg ASD,
50 North Seventh Street, Bangor, PA 18013-1731
4428425 +Berkheimer Tax Administrator, PO Box 995, 50 N Seventh Street, Bangor, PA 18013-1731
4428426 +Blatt Hasenmiller Leibsker, Attn: Morris Scott, Esq., 1835 Market Street, STE 501,
Philadelphia, PA 19103-2933
4428430 +Credit First, BK-16 Credit Operations, PO Box 18410, Cleveland, OH 44118-0410
4457527 +Jerome Blank, Esquire, Phelan Hallinan, LLP, 126 Locust Street, Harrisburg, PA 17101-1414
4428432 +Raymor & Flanigan, Attn: Legal Dept, 7248 Morgan Rd, Liverpool, NY 13090-4535
4428433 Roseann VanWhy Tax Collector, 126 Vanwhy Road, Bushkill, PA 18324-8751
4428435 +Saw Creek Estates Community Assoc., 5728 Decker Road, Bushkill, PA 18324-6627
4431187 +Saw Creek Estates Community Association, Inc., c/o Young & Haros, LLC, 802 Main Street,
Stroudsburg, PA 18360-1602

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4428422 EDI: HNDA.COM Mar 11 2019 23:18:00 American Honda Finance, PO Box 168088,
Irving, TX 75016
4435128 EDI: HNDA.COM Mar 11 2019 23:18:00 American Honda Finance Corporation,
National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
4428420 +E-mail/Text: kristin.villneauve@allianceoneinc.com Mar 11 2019 19:17:17 Alliance One,
4850 Street Road, Suite 300, Trevose, PA 19053-6643
4428421 +EDI: BECKLEE.COM Mar 11 2019 23:18:00 American Express, PO Box 3001,
16 General Warren Blvd, Malvern, PA 19355-1245
4457901 EDI: BECKLEE.COM Mar 11 2019 23:18:00 American Express Centurion Bank,
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4431426 EDI: AIS.COM Mar 11 2019 23:18:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
4428423 EDI: BANKAMER.COM Mar 11 2019 23:18:00 Bank Of America, Po Box 982235,
El Paso, TX 79998
4428424 +EDI: BANKAMER.COM Mar 11 2019 23:18:00 Bank Of America,
Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170, Simi Valley, CA 93062-5170
4442946 EDI: BANKAMER.COM Mar 11 2019 23:18:00 Bank of America, N.A., NC4-105-02-99,
PO Box 26012, Greensboro, NC 27420-6012
4428427 +EDI: CAPITALONE.COM Mar 11 2019 23:18:00 Capital One/Best Buy, PO Box 30253,
Salt Lake City, UT 84130-0253
4428428 +EDI: CAPITALONE.COM Mar 11 2019 23:18:00 Capital One/Yamaha, 26525 N Riverwoods Blvd,
Mettawa, IL 60045-3440
4428429 +EDI: CRFRSTNA.COM Mar 11 2019 23:18:00 Credit First, P.O. Box 81410,
Cleveland, OH 44181-0410
4453478 +EDI: CRFRSTNA.COM Mar 11 2019 23:18:00 Credit First NA, Po Box 818011,
Cleveland, OH 44181-8011
4428431 +EDI: MID8.COM Mar 11 2019 23:18:00 Midland Funding, 8875 Aero Drive,
San Diego, CA 92123-2255
4447811 +E-mail/Text: aduffy@pikepa.org Mar 11 2019 19:17:47 PIKE COUNTY TAX CLAIM BUREAU,
506 BROAD STREET - ROOM 104, MILFORD, PA 18337-1596
4486180 EDI: PRA.COM Mar 11 2019 23:18:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4443963 EDI: Q3G.COM Mar 11 2019 23:18:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
4428436 +EDI: SEARS.COM Mar 11 2019 23:18:00 Sears/CBNA, PO Box 6283, Sioux Falls, SD 57117-6283
4428439 EDI: WFFC.COM Mar 11 2019 23:18:00 Wells Fargo Home Mortgage, 8480 Stagecoach Circle,
Frederick, MD 21701
4478716 +EDI: WFFC.COM Mar 11 2019 23:18:00 WELLS FARGO BANK, N.A.,
ATTENTION: BANKRUPTCY DEPARTMENT, MAC # D3347-014, 3476 STATVIEW BOULDEVARD,
FORT MILL, SC 29715-7203
4428437 +EDI: WFFC.COM Mar 11 2019 23:18:00 Wells Fargo Bank, Po Box 14517,
Des Moines, IA 50306-3517
4428438 +EDI: WFFC.COM Mar 11 2019 23:18:00 Wells Fargo Bank NA, Attn: Bankruptcy MAC# P6103-05K,
PO Box 3908, Portland, OR 97208-3908
4443895 EDI: WFFC.COM Mar 11 2019 23:18:00 Wells Fargo Bank NA, PO Box 10438,
Des Moines IA 50306-0438
4458015 EDI: WFFC.COM Mar 11 2019 23:18:00 Wells Fargo Bank, N.A., Home Equity Group,
1 Home Campus X2303-01A, Des Moines, IA 50328-0001
4457277 +EDI: WFFC.COM Mar 11 2019 23:18:00 Wells Fargo Bank, N.A.,
Attention: Bankruptcy Department, MAC# D3347-014, 3476 Stateview Boulevard,
Fort Mill, SC 29715-7203
4433586 +EDI: WFFC.COM Mar 11 2019 23:18:00 Wells Fargo Card Services, 1 Home Campus, 3rd Floor,
Des Moines, IA 50328-0001

TOTAL: 26

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4428434* Roseann VanWhy Tax Collector, 126 Vanwhy Road, Bushkill, PA 18324-8751

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 13, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
Jerome B Blank on behalf of Creditor Wells Fargo Bank, N.A. pamb@fedphe.com
Joseph P Schalk on behalf of Creditor Wells Fargo Bank, N.A. jschalk@barley.com,
sromig@barley.com
Joshua I Goldman on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kim M Diddio on behalf of Debtor 1 Jay A Iverson kdiddio@diddiolaw.com,
kdiddio@gmail.com;r52326@notify.bestcase.com
Thomas I Puleo on behalf of Creditor NATIONSTAR MORTGAGE LLC tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1 **Jay A Iverson**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **5:14-bk-00010-RNO**

Social Security number or ITIN **xxx-xx-8676**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

Order of Discharge

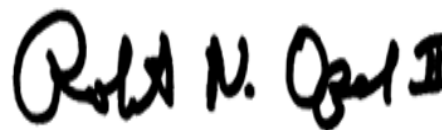
12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jay A Iverson
aka Jay Iverson

March 11, 2019

By the
court:



Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.